

Information to identify the case:

Debtor 1	<u>Melodie D. Diaz</u>	Social Security number or ITIN	xxx-xx-5364
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20283-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Melodie D. Diaz

5/20/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Melodie D. Diaz
 Debtor

Case No. 20-20283-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: May 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2020.

db +Melodie D. Diaz, P.O. Box 619, Imperial, PA 15126-0619
 15189261 Bob's Furniture/Wells Fargo, P.O.Box 51193, Los Angeles, CA 90051-5493
 15189262 +Key Bank USA, 3 Gatehall Drive, Parsippany, NJ 07054-4513
 15189263 Roundpoint Mtg. Service Corp., PO Box 19409, Charlotte, NC 28219-9409
 15189264 +Sean P. Diaz, 2098 North Road, Mc Donald, PA 15057-2166
 15189267 +Wells Fargo, 1100 Corporate Center Drive, Raleigh,, NC 27607-5066

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QNLCARDIELLO.COM May 21 2020 06:43:00 Natalie Lutz Cardiello, 107 Huron Drive,

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 21 2020 02:56:01 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM May 21 2020 06:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

15189487 +EDI: RMSC.COM May 21 2020 06:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

15189265 EDI: RMSC.COM May 21 2020 06:43:00 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060,
 Orlando, FL 32896-5060

15189266 +EDI: WFFC.COM May 21 2020 06:43:00 Wells Fargo, 3476 Stateview Boulevard,
 Fort Mill, SC 29715-7200

15189268 +EDI: WFFC.COM May 21 2020 06:43:00 Wells Fargo Acceptance, P.O. Box 250,
 Essington, PA 19029-0250

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr RoundPoint Mortgage Servicing Corporation

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2020 at the address(es) listed below:

Anthony M. Moody on behalf of Debtor Melodie D. Diaz amoodym@moodylawoffices.com,
 moodyar81455@notify.bestcase.com
 James Warmbrodt on behalf of Creditor RoundPoint Mortgage Servicing Corporation
 bkgroup@kmlawgroup.com
 Natalie Lutz Cardiello ncardiello@cardiello-law.com, ncardiello@ecf.axosfs.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4